**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3791**

**STATUS INFORMATION**

Concurrent Resolution

Sponsors: Reps. Bailey, Hardee, McGinnis and Hayes

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Introduced in the House on January 28, 2025

Currently residing in the House Committee on **Invitations and Memorial Resolutions**

Summary: Property and casualty insurance

**HISTORY OF LEGISLATIVE ACTIONS**

 Date Body Action Description with journal page number

 1/28/2025 House Introduced (House Journal‑page 20)

 1/28/2025 House Referred to Committee on **Invitations and Memorial Resolutions** (House Journal‑page 20)

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=3791&session=126&summary=B)  at the website

**VERSIONS OF THIS BILL**

[01/28/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/3791_20250128.docx)

A concurrent RESOLUTION

to REQUEST THE UNITED STATES CONGRESS ADDRESS THE CRITICAL ISSUES FACING PROPERTY AND CASUALTY INSURANCE MARKETS ACROSS THE NATION.

Whereas, the affordability of homeownership is a cornerstone of the American dream, providing stability and security for families and communities; and

Whereas, recent trends in property and casualty insurance have led to unsustainable increases in premiums, with some homeowners facing increases of 100% or more in short periods of time; and

Whereas, many homeowners have received notices of cancellation within forty-five days following high-risk events, creating uncertainty and distress for families; and

Whereas, these challenges disproportionately affect low- and middle-income families, making it increasingly difficult for them to secure and maintain homeownership; and

Whereas, the impact of catastrophic weather events, from the East Coast to the West Coast, highlights the urgent need for comprehensive approach to insurance reform; and

Whereas, the current property and casualty insurance landscape requires the attention and action of our federal representatives to ensure fair and equitable access to insurance coverage for all citizens; and

Whereas, Congress could take numerous actions in this endeavor to include: investigating and analyzing the trends in rising property and casualty insurance premiums and their impact on homeowners; engaging in discussions with insurance carriers to negotiate fair premiums that reflect the reality of the market; considering regulatory measures that promote transparency and accountability within the insurance industry, particularly regarding rate increases and policy cancellations; exploring potential federal assistance programs that could help struggling homeowners, especially in high-risk areas; and facilitating collaboration among state and federal agencies to develop comprehensive strategies for addressing the needs of communities affected by catastrophic events and the resulting insurance challenges. Now, therefore,

Be it resolved by the House of Representatives, the Senate concurring:

That the members of the South Carolina General Assembly, by this resolution, request that the United States Congress address the critical issues facing property and casualty insurance markets across the nation.

Be it further resolved that a copy of this resolution be presented to the President of the United States Senate, to the Speaker of the United State House of Representatives, and to the members of South Carolina’s Congressional Delegation.

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